



MENDOCINO COUNTY HUMAN RESOURCES DEPARTMENT
Pat Meek - HUMAN RESOURCES DIRECTOR

EMPLOYEE BENEFITS

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To: **Employees Eligible for the County Health Plan**
From: Pat Meek, Human Resources Director; Sue Goodrick, HR Manager/Benefits
Date: October 20, 2011
Re: **HEALTH PLAN REGULAR OPEN ENROLLMENT ANNOUNCEMENT**
October 26, 2011 – December 5, 2011

Open Enrollment is scheduled for October 26, 2011 through December 5, 2011. During this time, you can plan for your health needs for the 2012 calendar year by making changes/updates to your coverage through a variety of insurance options. The effective date of any changes is January 1, 2012.

OPEN ENROLLMENT FAIRS

As previously provided to you in the "Save the Date" flyer sent on September 9th, Open Enrollment Fairs are scheduled at the dates and times listed on page 3. These fairs will provide you with an opportunity to have your questions answered regarding the health benefits available to you, learn more about the Health Plan Wellness Incentive Program, and the new Flexible Spending Account (FSA) "Benny Card". In addition, you'll receive a 2011 Employee Benefits Guide which provides a brief summary of the many benefits available to employees.

OPPORTUNITIES/CHANGES

ALL employees currently enrolled in the health plan must complete a new Health Benefits enrollment form, regardless of the need to make changes.

Regular Open Enrollment allows you to:

1. Select a new plan (Plan I or Plan II).
2. Add or delete a qualified dependent without a qualifying event. As a result of Federal Health Care Reform, dependent coverage to age 26 is covered for employee's children (regardless of whether tax dependent, student, married, or residing with employee) provided he/she does not have access to other employer sponsored coverage.

Please be advised that if it is determined that a covered adult child dependent has access to group coverage with their employer but elected coverage within the County of Mendocino's health plan through their parent or legal guardian, the administrator shall have the authority to deny payment of any claims under the plan or request reimbursement for any previously paid claims.

3. Enroll or Re-Enroll for a Flexible Spending Account. **All employees currently participating in the Flexible Spending Account Program must re-enroll by completing a new 2012 Salary Redirection Form.**



4. Enroll in various Life Insurance and Supplemental Life Insurance programs.
5. Enroll in a host of other Voluntary Benefits programs such as Pet Insurance, Accident Insurance, Deferred Compensation, Retirement Planning, etc. (These "voluntary" programs are not affiliated with the County of Mendocino or the Health Plan).
6. Enroll/Re-Enroll in Air Ambulance Services. (This service is not affiliated with the County of Mendocino or the Health Plan). **All employees currently enrolled for Air Ambulance Services must renew for 2012 services.**

****Procedure Change:** All employees who are currently enrolled in CalStar/Reach services will receive a renewal packet from CalStar/Reach directly and will submit payment to them directly. **Human Resources will accept applications and payments for new enrollees only.**

PLAN CHANGES & PREMIUM IMPACTS

The 2012 health insurance premiums will remain the same as 2011 rates and are attached.

However, changing plans and adding or deleting qualified dependents may affect the premium you pay through payroll deduction. The changes requested will take place effective January 1, 2012 and if there is a change to premium costs, it will be reflected on the paycheck you receive on January 13, 2012. If you are a permanent employee under 32 hours per week, and would like to know what your rates are, please contact Human Resources – Employee Benefits Division at 463-4445 or email DeAnna Graham at grahamdm@co.mendocino.ca.us .

CONTACT INFORMATION

The Human Resources Employee Benefits team looks forward to the opportunity to assist you in determining your health benefit needs and will be available during the Regular Open Enrollment period to assist you with questions regarding health plan changes and the new wellness incentive program, along with explaining how you might save on your medical expenses by utilizing a flexible spending account. The benefits team welcomes personal/individual appointments to discuss your health benefit needs or you may contact us at:

Human Resources – Employee Benefits Division

Health Benefits Phone: 463-4445

Email: DeAnna Graham, Health Benefits Specialist at grahamdm@co.mendocino.ca.us,
Maureen Lawrence, Health Benefits Specialist at lawrencem@co.mendocino.ca.us or
Katie S. Ford, Wellness Program Specialist at fordks@co.mendocino.ca.us

Go to www.co.mendocino.ca.us/hr/ehb for more information on benefits
and to download various enrollment forms.



DUE DATE

All applicable forms listed below must be filled out completely and returned to Human Resources no later than December 5, 2011 at 5:00 PM. **NO LATE FORMS WILL BE ACCEPTED.** If forms are not received by December 5th, any desired changes will not be made.

- ❖ *Health Plan Enrollment Form (required from ALL employees)*
- ❖ *Salary Redirection Agreement*
- ❖ *Flex Spending Account Form*
- ❖ *CalStar/Reach Application Form (as appropriate for new enrollees)*

BENEFIT FAIR SCHEDULE

Benefit Fairs will be conducted in an Open House style. A very brief presentation will be conducted to advise you of various changes/enhancements to your benefits services.

Wednesday, October 26, 2011:

9:00 AM to 12:00 PM & 1:00 PM to 4:00 PM in FORT BRAGG
Veteran's Hall at 360 N. Harrison, Fort Bragg, CA

Thursday, October 27, 2011:

9:00 AM to 12:00 PM & 1:00 PM to 4:00 PM in UKIAH
Public Health, Conference Room 1 at 1120 S Dora St, Ukiah, CA

Tuesday, November 1, 2011:

9:00 AM to 12:00 PM & 1:00 PM to 4:00 PM in WILLITS
WISC Center, Atlantic Room at 221 S Lenore Ave, Willits, CA

Wednesday, November 2, 2011:

9:00 AM to 12:00 PM & 1:00 PM to 4:00 PM in UKIAH
Admin Building, Board Chambers at 501 Low Gap Rd, Ukiah, CA

Thursday, November 3, 2011:

9:00 AM to 12:00 PM & 1:00 PM to 4:00 PM in UKIAH
Social Services, Big Sur Conference Room at 747 S State St, Ukiah, CA



Rates Effective January 8, 2012						
PLAN I	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	EMPLOYEE, SPOUSE & CHILD	EMPLOYEE & DOMESTIC PARTNER	EMPLOYEE, CHILD & DOMESTIC PARTNER
EE Cost Pre Tax	\$101.62	\$222.68	\$177.15	\$303.04	\$101.62	\$181.98
EE Post Tax					\$121.06	\$121.06
Total EE Cost					\$222.68	\$303.04
ER Cost	\$304.86	\$668.04	\$531.45	\$909.14	\$668.04	\$909.14
Total Plan Cost	\$406.48	\$890.72	\$708.60	\$1,212.18	\$890.72	\$1,212.18
PLAN II	EMPLOYEE ONLY	EMPLOYEE & SPOUSE	EMPLOYEE & CHILDREN	EMPLOYEE, SPOUSE & CHILD	EMPLOYEE & DOMESTIC PARTNER	EMPLOYEE, CHILD & DOMESTIC PARTNER
EE Cost Pre Tax	\$64.20	\$143.00	\$114.40	\$196.51	\$64.20	\$117.71
EE Post Tax					\$78.80	\$78.80
Total EE Cost					\$143.00	\$196.51
ER Cost	\$192.59	\$429.02	\$343.20	\$589.54	\$429.02	\$589.54
Total Plan Cost	\$256.79	\$572.02	\$457.60	\$786.05	\$572.02	\$786.05

The rates listed above are the “bi-weekly” amount that will be withdrawn from your check each pay period. If you have any questions regarding this, please contact your Health Benefits Specialist.